

EXHIBIT 25

Message

From: Smith, Juliann K. [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=JSMITH5]
Sent: 1/13/2014 10:17:14 AM
To: Brown, Tiffany N. (FORT MILL) [/O=WELLS FARGO & CO./OU=WFB1/cn=Recipients/cn=N505908]
Subject: FW: 140108 Customer Impact Steering Committee - Daily Call 1551, 1552
Attachments: 140108 CIT Meeting Minutes 1551 1552.doc

Invite 1552

From: Customer Impact - Mtg Servicing
 Sent: Wednesday, January 08, 2014 6:02 PM
 To: Customer Impact - Mtg Servicing; Law, Rhonda J.; Jaurigue, Donna R.; Sullivan, Ryan M.; Piccirilli, Steve; Varner, Miranda L.; Webb, Brandon P.; Guttery, Tammy A.; Marko, Tony; Brewer, Tim R.; Beard, Mary Ann; Currey, Bill; Hosek, Cathy S.; West, Rita; Puccio, Jasper W.; Pinkerton, William J.; Platte, Tricia; McCauley, Beth; Lees, Kathy; Fosse, Lori A.; Goldsberry, Stacey M.; Banwart, Jerald; Shaffer, Wendy; Heil, Matthew T.; Hurst, Margaret; Lippold, Mary E.; Bahlmann, Danielle R.; Miller, Joseph R.; Stefanov, Hannah R.; Stein, Kedesh J.; Whittaker, Todd; Giroux, Chelsea D.; Quillen, Toni B.; Siemonsma, Rahn M.; Garland, Darcy; Petersen, Timothy J.; Bell, Yvette; Georgescu, Natasha I.; Zuniga, Sharon D.; Baumert, Charles F.; Farrow, Heather A.; See, Mark A.; Blanchard, Denise A.; Coakley, Craig; Franske, Dave M.; Northagen, Mike L.; Pollak, Brian L.; Bayag, Dane F.; Porter, Alton W.; Montgomery, Tony J.; Mumma, Souane; Prebeck, Randy J.; Armstrong, Ann M.; Solis, Sylvia; Skapinakis, Jacquelyn M.; Ettinger, Eileen G.; Henny, John X.; Murray, Kelvin M.; Phillips, Christa O.; Burke, Theresa; Eller-Jordan, Nicole; Biersach, Jela; Bondarenko, Sandy K.; Reeder, Mary C.; Melendez, Eliza; Cox, Kirk; Malke, Charity A.; Cooke, Jamie S. (Ft. Mill-Mtg); Massey, Christine E.; Garcia, Sharon S.; Renner, Kelli S.; King, Sarah; Russell, J R; Grosse, James S.; zz.Schwartz, Barry; Wilson, Laura R.; zz.Winter, Dawn; Heath, Brandon; Cirilo, Maria; Indiciani, Brett; Loalbo, Jason; Canales, Leticia V; Batchelor, Sue R; Ross, Bethanne R; Anderson, Leeann; Broich, Melanie J.; Canada, Serra M; Carrell, Corey; Washburn, Patty A; Herrera, Diana D; Stain, Tacora; Baker, Lakesha D.; Johnson, Susie; Mercado, Tammy L.; Phung, Nhan; Simmers, Karina L.; Froehle, Michelle L; Peck, Kelly M; Knode, Sandra; Bishop, Hiedi A.; Coenen, Tami; Cooper, Diane B.; Daniele, David A.; Gaines, Tammy; Handelman, Brett M.; Harkness, Naomi; Hess, Harley R.; Hoff, Paul J.; Tiska, Christy; Domek, Mark D; Hong, Phong; Caster, Lorri; Chance, Shelly A.; Garrett, Jasen; Gillispie, Timothy J.; Howell, Matthew C.; Nadeau, Brian M.; Schirm, Kristin; Celsi, Lori J; Chambers, Jodi L; Cramer, Tiffany; Fowley, Chad E; Jackson, Veronica L; Nesvig, Eric; Schamp, Jan; Simpson, Roger; Soderholm, Tim A; Sanchez, Celeste G; Mcdonald, Tonya K.; Slinde, Kathleen; Prohaska, Tracy; Marren, Mary; Ritzman, William (Bill); Sebold, Richard J.; Vernon, Ryan; White, Casey C.; Nicoletta, Louis; Klein, Garrett; Lemna, Sarah C.; Shelley, Sam C.; Barikor, Kate L.; Crockett, Beverly; Hellman, Patrick J.; Hoffman, Jeff; Johnson, Jason R. (PC); Skurdal, Sara; Anderson, Amanda L; Chatterton, Cheryl A; Farias, Carl; Hemphill, Susan A.; Hitchcock, Bobbi L.; Jones, Melissa R; Larsen, Brady J.; Magabo, Katherine; Moczygamba, Jeremy; Morrison, Ashley; Nelson, Traci L; Price, Matthew L; Scott, Swantje B.; Walsted, Kimber L.; Ware, Sierra T.; Workman Whipple, Cynthia; Leo, Jody; Slaughter, Lorna; Sturm, Jason; Buzzoni, John; Hamilton, Karyn D; McCauley, Molly; Russell, Heather R.; Erickson, Beth J.; Furnal, Candice; Janni, John; Ketchum, Jeffrey; Marita, Elizabeth A.; Mason, Karol A.; Mejia, Shelley M.; Parker, Laura; Roberts, Tammy; Shedd, Linda K.; Sotomayor, Robert L; Boyle, Lisa; Drayton, Kimberlee A.; Scaglione, Lori K; Scott, Brenda; Smith, Chad; Nelson, Cody L; Roethler, Jennifer L; Whitt-Potter, Leesa; Atkinson, Jim L.; Bell, Carmen; Bosman, Richelle E; Boulware, Christine E; Chica, Mike; Diaz de leon, David; Ferguson, Michelle; Field, Mark; Grunder, Connie; Larson, Lynn J.; Maus, Nicholas P.; Mills, Connie; Molloy, Patrick J; Ramirez, Natalie A; Wright-Grabatin, Tracey; Alvarado, Frank; Cannady, Annette; Garcia, Stephanie L; Gruye, Isadora M; Hernandez, Annie S; Hohenstern, Kimberly; Joy, Linda; Koppe, Jeanne; Kuntze, Robert M.; Blankenship, Terri; Cohn, Bonnie; Medlock, Leah; Smith, Ree; Starliper, Liz; Trumbull, Tracey; Hannan, Merrilee; Nikkel, Scott E.; Allen, Ana; Chavez, Albert A; Finney, Deborah A.; Goodwin, Hope S.; Hernandez, Mario A.; Horner, David K.; Mathews, Vonda L.; Mcfadden, Dana; Porter, Tammy M.; Pranke, Nicole J.; Singh, Sandeep M.; Thoma-Ball, Joanne M.; West, Stacy L; Zurn, Carol A; Hommes, Jeffrey J; Haber, Kevin P.; McDonald, Marcia L.; Argyros, Maagen; Craig, Bonnie J; Goodson, Christopher D.; Zuraff, Timothy P.; Marlett, Beverly A.; Rose, Alan P.; Konen, Holly; Hemler, Lynette K.; Holiday, Michelle D.; Ryan, Sharon K.; Swallow, Pam H; Regan, Brett W; Almendinger, Karen A.; Altaf, Sultana F.; Boyd, Tamara; Brown, Todd K - Compliance Services; Carroll, Cheryl; Dietz, Brian P. (RECOR); Eldridge, Venetia M.; Fisher, Nancy L.; Fleener, Safiye M.; Hayden, Lorraine; Heidemann, Judd L; Kelley, Tony C.; Knowles, Kay S.; Kroska, Joe M; Kunzman, Susan L.; Noblitt, Jeffrey S.; Quaintance, Sara D; Samaniego, Alex R; Sanders, Henry; Schroer, Selina; Smith-Romero, Erin E; Vernon, Candi; Wadsley, Nancy L.; Wieber, Linda; Goeden, Lanaya; Jamison, Eric R; Blonigan, Cynthia; Branch, Janet L.; Gardner, Kellie S.; Mccarty, Karen; Rees, Kristine K (Legal); Robinson, Sally; Powers, Mary K. (LEGAL); Shanks, Casey L.; Grissom, George; Wellendorf, Brian L; Lowery, Rochelle; Taltoan, Rhianna; Baucom, Joel R.; Coffin, Christie M.; Flores, Nicole; Horrigan, Thomas J.; Kent, Jordan M; Otten, Kevin M.; Prondecki, Coby; Quick, Kylene A.; Van Ness, Joel; Mueller, Barbara C.; Rodriguez, Anthony E. (ORM); Wilson, Derek; Butler, Stephanie J.; Nicoletti, Kelly; Smith, Juliann K.; Brich, Monica M; Crawford, Susan M; Harvey-Smuk, Kristin A.; Mast, Heather M.; McCord, Susanne; Riem, Karl; Stafford, Aaron; Cassity, Melissa A; Coffey, Margaret; Farrell, Thomas P; Ford, Susan H; Golden, Tamara S.; Krohn, Connie; Larson, Brent S.; Nienow, Patricia A.; Pokorny, Emmett J; Walker, Kara L; Wallace, Valorie Y.; Yorkey-Peters, Lisa L.; Boggs, Bobbi J.; Guzman,

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Alejandra; Hutchins, Sarah; Keeney, Tonya L.; Naberhaus, Christina L; Ksiazak, Marianne; Dirgins, Elizabeth A.; Riddle, Diane M; Skilling, Sharon; Vaske, Lori; Vopatek, Mark; Branch, Catrina; Hayes, Kim; Brown, Tiffany N. (FORT MILL); Jackson, Marc C; WHITE, COURTNEY L; Christy, Mary C; Evans, Shea; Cloud, Melissa T.; Gallagher, Stacey; Wegner, Bonnie; Myers, Angel; Beitelspacher, Elaine M.; McGarry, Brian A; Widlund, Jessica J.; Hussmann, Robert L; Ables, James; Glenn, Jessica; Poindexter, Heather; Bostic, Elexia L.; Cadena, Mary L; Ward, Dawn; Wayne, Thomas
Cc: Rethwisch, Marc D.; Reed, David; Rittenhouse, Ronnie; Frickenstein, Matthew
Subject: 140108 Customer Impact Steering Committee - Daily Call 1551, 1552

Attached please find the meeting minutes from today's call:

Thank you!

Customer Impact Team

WELLS
FARGO

HOME
MORTGAGE

Date: January 8, 2014

Time: 3:30 – 4:00pm Central

Facilitator: Candi Furnal

Note Takers: Angie Schmaltz, Linda Shedd, Candi Furnal

Customer Impact Team Meeting

Call In Number: 1-888-549-3557

Access Number: 9329712#

Internal Use

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Bus. Dev. & Acq

[FORMCHECKBOX] Jan Schamp (Compliance)
 [FORMCHECKBOX] Bill Ritzman (SA)
 [FORMCHECKBOX] Brandon Webb (Inv Serv)
 [FORMCHECKBOX] Candice Wilczewski
 [FORMCHECKBOX] Casey White (SA)
 [FORMCHECKBOX] Christy Tiska
 [FORMCHECKBOX] David Daniele (SA)
 [FORMCHECKBOX] Donna Jaurigue
 [FORMCHECKBOX] Eric Nesvig
 [FORMCHECKBOX] Harley Hess (SA)
 [FORMCHECKBOX] James S Grosse
 [FORMCHECKBOX] Jamie S Cooke
 [FORMCHECKBOX] Jasen Garrett
 [FORMCHECKBOX] Jodi abers
 [FORMCHECKBOX] Justin ar (Inv Serv)
 [FORMCHECKBOX] Kelly Peck
 [FORMCHECKBOX] Kristin Schirm (Inv Serv)
 [FORMCHECKBOX] Lisa McCusker
 [FORMCHECKBOX] Lori Celsi
 [FORMCHECKBOX] Lorri Caster (InvServ)
 [FORMCHECKBOX] Lou Nicoilella (SA)
 [FORMCHECKBOX] Mary Marren (SA)
 [FORMCHECKBOX] Matthew Howell
 [FORMCHECKBOX] Miranda Varner (InvServ)
 [FORMCHECKBOX] Naomi Harkness
 [FORMCHECKBOX] Paul Hoff
 [FORMCHECKBOX] Richard Sebold (SA)
 [FORMCHECKBOX] Roger Simpson
 [FORMCHECKBOX] Ruth Kovalski
 [FORMCHECKBOX] Ryan M Sullivan
 [FORMCHECKBOX] Ryan Vernon (SA)
 [FORMCHECKBOX] Sandra Knode
 [FORMCHECKBOX] Shelly Chance
 [FORMCHECKBOX] Sharon S Garcia
 [FORMCHECKBOX] Tammy Gaines
 [FORMCHECKBOX] Tammy Guttry
 [FORMCHECKBOX] Tiffany Cramer
 [FORMCHECKBOX] Tim Brewer (SA)
 [FORMCHECKBOX] Tim Gillespie (Inv Serv)
 [FORMCHECKBOX] Tony Marko
 [FORMCHECKBOX] Tracy Prohaska
 [FORMCHECKBOX] Veronica Jackson

Business Integration

[FORMCHECKBOX] Angie Schmaltz
 [FORMCHECKBOX] Beth Erickson
 [FORMCHECKBOX] Candi Furnal (CIT)
 [FORMCHECKBOX] Jeff Ketchum (CIT)
 [FORMCHECKBOX] John Janni
 [FORMCHECKBOX] Karol Mason
 [FORMCHECKBOX] Kathy Lees (CIT)
 [FORMCHECKBOX]

Default

[FORMCHECKBOX] Aaron Stafford
 [FORMCHECKBOX] Albert Chavez
 [FORMCHECKBOX] Amanda Anderson
 [FORMCHECKBOX] Amy Silver
 [FORMCHECKBOX] Ana Allen
 [FORMCHECKBOX] Ann M Armstrong
 [FORMCHECKBOX] Ashley Morrison
 [FORMCHECKBOX] Barb Mueller
 [FORMCHECKBOX] Bobbi Hitchcock
 [FORMCHECKBOX] Brian Wellendorf
 [FORMCHECKBOX] Brady J
 [FORMCHECKBOX] Brandon
 [FORMCHECKBOX] Brett Handelman
 [FORMCHECKBOX] Brett Indiciani
 [FORMCHECKBOX] Brett Simpson
 [FORMCHECKBOX] Carol Zurn
 [FORMCHECKBOX] Carl Farias
 [FORMCHECKBOX] Casey Shanks
 [FORMCHECKBOX] Catrina Branch
 [FORMCHECKBOX] Chad Fowler
 [FORMCHECKBOX] Charles Baumert
 [FORMCHECKBOX] Chelsea D Giroux
 [FORMCHECKBOX] Cheryl Chatterton
 [FORMCHECKBOX] Christie Coffin
 [FORMCHECKBOX] Coby Prondecki
 [FORMCHECKBOX] Courtney White
 [FORMCHECKBOX] Cynthia Workman Whipple
 [FORMCHECKBOX] Dana McFadden
 [FORMCHECKBOX] Danielle Bahlmann
 [FORMCHECKBOX] David Horner
 [FORMCHECKBOX] Deborah Finney
 [FORMCHECKBOX] Derek Wilson
 [FORMCHECKBOX] Diane Cooper
 [FORMCHECKBOX] Eliza Melendez
 [FORMCHECKBOX] Eileen Ettinger
 [FORMCHECKBOX] George Grissom
 [FORMCHECKBOX] Hannah Stefanov
 [FORMCHECKBOX] Heather Farrow
 [FORMCHECKBOX] Heather Mast
 [FORMCHECKBOX] Heather Poindexter
 [FORMCHECKBOX] Hiedi Bishop
 [FORMCHECKBOX] Hope Iwin/ORC Bank
 [FORMCHECKBOX] Jason
 [FORMCHECKBOX] Jasper
 [FORMCHECKBOX] Jeff Hommes
 [FORMCHECKBOX] Jeremy Moczygemba
 [FORMCHECKBOX] Joanne Thoma-Ball
 [FORMCHECKBOX] Joel Baucom
 [FORMCHECKBOX] Joel Van Ness
 [FORMCHECKBOX] John

Default (cont'd)

[FORMCHECKBOX] Monica Brich
 [FORMCHECKBOX] Nicole Flores
 [FORMCHECKBOX] Phong Hong
 [FORMCHECKBOX] Rhianna Talton
 [FORMCHECKBOX] Rochelle Lowery
 [FORMCHECKBOX] Sandeep Singh
 [FORMCHECKBOX] Sarah King
 [FORMCHECKBOX] Sharon Zuniga
 [FORMCHECKBOX] Sierra Ware
 [FORMCHECKBOX] Stacy West
 [FORMCHECKBOX] Stacy Gallagher
 [FORMCHECKBOX] Stephanie Butler
 [FORMCHECKBOX] Steve Piccirilli
 [FORMCHECKBOX] Sue Batchelor
 [FORMCHECKBOX] Susan Crawford
 [FORMCHECKBOX] Susan Hemphill (Loss Mitt)
 [FORMCHECKBOX] Susanne McCord
 [FORMCHECKBOX] Swantje Scott (512 Coll)
 [FORMCHECKBOX] Tami Coenen
 [FORMCHECKBOX] Tammy Porter
 [FORMCHECKBOX] Tiffany Brown
 [FORMCHECKBOX] Todd Whittaker (FC&BK)
 [FORMCHECKBOX] Traci Nelson
 [FORMCHECKBOX] Tim Soderholm
 [FORMCHECKBOX] Tom Horrigan
 [FORMCHECKBOX] Toni B Quillen
 [FORMCHECKBOX] Tonya McDonald
 [FORMCHECKBOX] Vonda Mathews
 [FORMCHECKBOX] Alex Samaniego
 [FORMCHECKBOX] Bonnie Cohn
 [FORMCHECKBOX] Brett Regan
 [FORMCHECKBOX] Brian Dietz
 [FORMCHECKBOX] Candi Vernon
 [FORMCHECKBOX] Celeste Sanchez (512 ORC)
 [FORMCHECKBOX] Cheryl Carroll
 [FORMCHECKBOX] Eric Jamison
 [FORMCHECKBOX] Erin Smith-Romero
 [FORMCHECKBOX] Henry Sanders (512 -pmts)
 [FORMCHECKBOX] Jacquelyn Skapinakis
 [FORMCHECKBOX] Jeffrey Noblitt
 [FORMCHECKBOX] Joe Kroska
 [FORMCHECKBOX] Judd Heidemann
 [FORMCHECKBOX] Karen Almendinger
 [FORMCHECKBOX] Kay Knowles
 [FORMCHECKBOX] Lanaya Goeden
 [FORMCHECKBOX] Linda Wieber
 [FORMCHECKBOX] Lorraine Hayden
 [FORMCHECKBOX] Marc C Jackson
 [FORMCHECKBOX] Marc Rethwisch
 [FORMCHECKBOX] Melissa Cloud
 [FORMCHECKBOX] Nancy Fisher
 [FORMCHECKBOX] Nancy Wadsley
 [FORMCHECKBOX] Natasha I Georgescu
 [FORMCHECKBOX] Safiye Fleener
 [FORMCHECKBOX] Sandy Iarenko
 [FORMCHECKBOX] Sarah Lemna
 [FORMCHECKBOX] Sara Quintance
 [FORMCHECKBOX] Selina Schroer
 [FORMCHECKBOX] Sultana Altaf (512pyoff/sttmts)
 [FORMCHECKBOX] Susan Kunzman
 [FORMCHECKBOX] Sylvia Solis

Customer Operations

[FORMCHECKBOX] Annie Hernandez (512)
 [FORMCHECKBOX] Beth McCauley (Cash)
 [FORMCHECKBOX] Bill Pinkerton
 [FORMCHECKBOX] Brenda Scott (Compliance)
 [FORMCHECKBOX] Brian McGarry
 [FORMCHECKBOX] Brian Nadeau
 [FORMCHECKBOX] Carmen Bell
 [FORMCHECKBOX] Chad Smith (Compliance)
 [FORMCHECKBOX] Christa Phillips (Cash)
 [FORMCHECKBOX] Christine Boulware (512 C/Ops)
 [FORMCHECKBOX] Christine E Massey
 [FORMCHECKBOX] Cody Nelson (EO)
 [FORMCHECKBOX] Connie Grunder (Year End)
 [FORMCHECKBOX] Connie Mills (OLLW)
 [FORMCHECKBOX] Corey Carrell
 [FORMCHECKBOX] David Diaz de leon (512 C/Ops)
 [FORMCHECKBOX] Elizabeth Dirgins
 [FORMCHECKBOX] Frank Alvarado
 [FORMCHECKBOX] Gordon Workman (OLLW)
 [FORMCHECKBOX] Heather Russell (Cash)
 [FORMCHECKBOX] Jason Sturm (Cash)
 [FORMCHECKBOX] Jennifer Roethler (EO)
 [FORMCHECKBOX] Jerald Banwart
 [FORMCHECKBOX] Jim Atkinson
 [FORMCHECKBOX] Jody Leo (Cash)
 [FORMCHECKBOX] Karyn Hamilton (Cash)
 [FORMCHECKBOX] J R Russell
 [FORMCHECKBOX] Leesa Whitt-Potter
 [FORMCHECKBOX] Linda Joy (512)
 [FORMCHECKBOX] Lisa Boyle (Compliance)
 [FORMCHECKBOX] Lisa Marita (Compliance)
 [FORMCHECKBOX] Liz Starliper
 [FORMCHECKBOX] Lori Fosse
 [FORMCHECKBOX] Lori (Compliance)
 [FORMCHECKBOX] Lorna ghter (Cash)
 [FORMCHECKBOX] Lynn Larson (r End)
 [FORMCHECKBOX] Mark Field
 [FORMCHECKBOX] Matthew T (OOP)
 [FORMCHECKBOX] Melanie
 [FORMCHECKBOX] Merrilee
 [FORMCHECKBOX] Michelle uson (Year End)
 [FORMCHECKBOX] Mike Chica
 [FORMCHECKBOX] Molly auley (Cash)
 [FORMCHECKBOX] Natalie irez (Year End)
 [FORMCHECKBOX] Nick Maus
 [FORMCHECKBOX] Patrick oy (512 Cust Op)
 [FORMCHECKBOX] Randy ack
 [FORMCHECKBOX] Ree Smith
 [FORMCHECKBOX] Richelle nan (Year End)
 [FORMCHECKBOX] Scott Nikkel
 [FORMCHECKBOX] Serra Canada
 [FORMCHECKBOX] Stacey sherry (Cmnlnc)

[FORMCHECKBOX] Garrett Klein
 [FORMCHECKBOX] Jason R. John
 [FORMCHECKBOX] Jeff Hoffman
 [FORMCHECKBOX] Jessica Wild
 [FORMCHECKBOX] Kimberlee Dr
 [FORMCHECKBOX] Mary Christy
 [FORMCHECKBOX] Kara Walker
 [FORMCHECKBOX] Kate Barikor
 [FORMCHECKBOX] Kim Bertrand
 [FORMCHECKBOX] Leah Medloel
 [FORMCHECKBOX] Lisa Yorkey-J
 [FORMCHECKBOX] Maggie Cof
 [FORMCHECKBOX] Mike North
 [FORMCHECKBOX] Melissa Cassi
 [FORMCHECKBOX] Pat Hellman
 [FORMCHECKBOX] Patricia Nie
 [FORMCHECKBOX] Rita West
 [FORMCHECKBOX] Sam Shelley
 [FORMCHECKBOX] Sara Skurdal
 [FORMCHECKBOX] Sarah Hutchir
 [FORMCHECKBOX] Susan Ford
 [FORMCHECKBOX] Souane Mum
 [FORMCHECKBOX] Tamara Gol
 [FORMCHECKBOX] Terri Blanken
 [FORMCHECKBOX] Tom Farrell
 [FORMCHECKBOX] Tony J Mon
 [FORMCHECKBOX] Tony Rodrig
 [FORMCHECKBOX] Tonya Keene
 [FORMCHECKBOX] Valerie Wal

Home Equity

[FORMCHECKBOX] Alan Rose (H)
 [FORMCHECKBOX] Bev Marlett (C)
 [FORMCHECKBOX] Bethanne R R
 [FORMCHECKBOX] Bonnie Craig
 [FORMCHECKBOX] Christopher C
 [FORMCHECKBOX] Darcy Garla
 [FORMCHECKBOX] Holly Konen
 [FORMCHECKBOX] Jela Biersac
 [FORMCHECKBOX] John Buzzor
 [FORMCHECKBOX] Kevin Habei
 [FORMCHECKBOX] Kimber Wal
 [FORMCHECKBOX] Maagen Arg
 [FORMCHECKBOX] Marcia McDe
 [FORMCHECKBOX] Michelle He
 [FORMCHECKBOX] Nicole Eller
 [FORMCHECKBOX] Pam Swallo
 [FORMCHECKBOX] Rahn Siemon
 [FORMCHECKBOX] Sharon Ryar
 [FORMCHECKBOX] Theresa Bur
 [FORMCHECKBOX] Tim Petersen

Legal

[FORMCHECKBOX] Cindy Bloni
 [FORMCHECKBOX] Jan Branch
 [FORMCHECKBOX] Karen McC
 [FORMCHECKBOX] Kellie Gard
 [FORMCHECKBOX] Kristine Ree
 [FORMCHECKBOX] Mary K Pow
 [FORMCHECKBOX] Sally Robins

Alaska Customer Operations

[FORMCHECKBOX] Karina Simm
 [FORMCHECKBOX] Michelle Froe
 [FORMCHECKBOX] Nhan Phung
 [FORMCHECKBOX] Rhonda Law
 [FORMCHECKBOX] Susie Johnson
 [FORMCHECKBOX] Tammy Merc

Other Attendees

[FORMCHECKBOX] Lisa Boyle
 [FORMCHECKBOX] Robert Hussn
 [FORMCHECKBOX] Chelsea Quin
 [FORMCHECKBOX] Tim Wallace
 [FORMCHECKBOX] Dawn Ward
 [FORMCHECKBOX] Patty Washbu
 [FORMCHECKBOX] Thomas Way
 [FORMCHECKBOX] Elexia Bostic
 [FORMCHECKBOX] Kimberly Bre

The Customer Impact Incident Tracking Number is: **1551**
 Reported By: Dawn Ward Phone: 803-396-6800
 Reported By Email: [HYPERLINK "mailto:dawn.ward@wellsfargo.com"]
 Department: Loss Mitigation
 Sr Manager: Bockenstedt, Randy
 Contact Name: Dawn Ward Phone: 803-396-6975

Loan Count:
 Clients: 106, 472, 591, 685, 708, 936

Description

Prequalification and CIP packages were mailed to customer providing invalid dates to return documents on files that are removed or suspended from foreclosure with a U20 actual date.

Corrective Action

TOG/BA team notified to correct issue. Report being generated to identify impacted loans

Proposed Solution

Send a new letter to the customer advising of the appropriate date that documents are due by.

Meeting Minutes

Questions / Answers / Comments

- CFPB changes notifying customer of dates at least 10 days prior to sale date, packages contained incorrect dates
- May be no impact, or less than 20 loans may have had the letters with incorrect dates sent
- Date was less than what should have been allowed – picked up old U20 dates
- No FC were completed due to this error
- Solution – if customers are impacted a new letter can be sent to notify the customer of the correct dates and also call the customer explaining the issue and that they will receive a new letter
- Initial letter sent did not provide the correct date and they will have additional time to return the documents
- This occurred on 1/6/14 with new CFPB changes
- Waiting to see if the letters have been sent to provide affected loans
- Pre-qualification letter of what documents to send and when
- No BK loans, only initial HAMP pre-qualification
- No FHA impact, no VA impact, no client 106 impact
- No an investor impact – file is still active, still providing the customer the time needed to return financial documentation for mod review to begin
- Fixing this problem today – will no longer look at the U20, only look at active dates
- Another letter will be sent indicating the correct date and will include additional time to provide the docs
- No impact to the 1/6/14 run – the ones impacted may still be able to be pulled prior to mailing
- Cause of the issue are the changes to the CFPB requirement to notify customers of the timeframe to provide documents
- Should know by 1/9/14 if the 20 loans have been impacted – Dawn will provide the list once identified
- It will take 24 – 48 hours to create the new letters
- Will have a couple of people making the phone calls to the customers letting them know when to return the documentation

Issue Disposition

[FORMCHECKBOX] Proceed with full Customer Impact Meeting.

[FORMCHECKBOX] Resolve issue with smaller team:

[FORMCHECKBOX] Information only

Root Cause:

CFPB changes

Internal Use

The Customer Impact Incident Tracking Number is: 1552
 Reported By: Tom Wayne Phone: 919-852-9226
 Reported By Email: [HYPERLINK "mailto:thomas.wayne@wellsfargo.com"]
 Department: Loss Mitigation
 Sr Manager: Hilzendeger, Perry
 Contact Name: Tom Wayne Phone: 919-852-9226

Loan Count:
 Clients: 106, 708

Description

During Default Decisioning Trial Plan analysis by the HPA Decision tool the total recoverable fees may have been overstated by a table of estimated Corporate Advances and State Specific Attorney Fees used for loans in active foreclosure only.

Corrective Action

Analysis of 7000+ loans has resulted in a population of 50 loans that require further analysis for impact.

Proposed Solution

Conduct further analysis for potential remediation of identified population and implement a screening of any in active foreclosure loan that fails trial plan affordability for <2% HTI and passes all other eligibility test.

Meeting Minutes

Questions /Answers / Comments

- HPA tool is drawing on a table for an estimate of Corp adv and atty fees for active FC loans
- May be overstaing the fees when completing a review
- Have not excluded anyone a trial due to this issue
- Analysis has been conducted of 7000+ loans – 50 need further anyalysis to determine if remediation is needed
- ✕ CCR is open #5170 to modify the HPA tool to ask for the specific fees and costs from the attys
- Until that time recommending any loans that fail by less than 2% to see if we have overstated the atty FC fees that would have affected the affordability
- Review went back to inception of HPA tool – December 2011
- Unclear if this in only B&P loans, may be GSE
- BK also uses this HPA tool - any suspended loans would have the fees accounted for in the Reco fees, so no impact
- Client 512 not involved, only 106 and 708
- Any loan that had an HPA fail in active FC that had a declination for HTI of less than 2% will be reviewed
- HAMP and Non-HAMP loans are affected – trial mods only – no final mods
- Additional scrub will be done and list of affected loans will be sent to group by the end of the week
- Can do remediation on loans that have not been foreclosed on – unsure of how to handle loans that have been foreclosed
- DEPO team will handle meetings - include the following group in additional meetings: Elexia Bostic, Kimberly Brent, Danielle Bahlmann, Mark See, Sierra Ware, Susan Crawford, Tracy Wright-Grabatin, Kim Hohenstern, Tracy Trumbull, Kat Megabo, Chelsea Quinn, Lorraine Hayden, Tom Horrigan, Denise Poole-Hill, Rhonda Law, Letcia Canales, Kelly Peck, Joel Van Ness, Joe Miller, Robert Hussmann

Issue Disposition

[FORMCHECKBOX] Proceed with full Customer Impact Meeting.

[FORMCHECKBOX] Resolve issue with smaller team:

[FORMCHECKBOX] Information only

Root Cause:

HPA Tool automatically pulls invalid information

Internal Use